

IN THE CLAIMS

1.-4. (canceled)

5. (currently amended) A data processing method for processing data in using a portable terminal having an interface connected to an integrated circuit card, ~~said the~~ integrated circuit card storing identification data and value data, said method comprising ~~the steps of~~:

sending, from a telephone to a financial institution,
a request ~~originated by a user using a telephone to a host~~
~~center~~ to update ~~said the~~ value data stored in ~~said the~~
integrated circuit card of ~~said the~~ portable terminal,
~~wherein said the~~ request includes a withdrawal amount,
account information, a password, and a call number of ~~said~~
the portable terminal;

authenticating, at the financial institution, the user
request;

sending, from the financial institution to a host
center, the authenticated user request;

wirelessly transmitting, from the host center to the
portable terminal, the authenticated user request and a
further request for authentication data;

receiving, at the portable terminal, the further an
authentication request for user authentication data
~~wirelessly transmitted to said call number from said host~~
~~center when said request from the portable terminal has~~
~~been verified by said host center;~~

wirelessly transmitting, from the portable terminal to
the host center, the requested authentication data;

authenticating, at the host center, said the portable
terminal with said host center based on the wirelessly
transmitted said user authentication data stored in said
~~portable terminal and wirelessly transmitted to said host~~
~~center;~~

wirelessly transmitting, from the ~~sending~~ said
~~identification data stored in said integrated circuit card~~
~~to said host center to the portable terminal, permission~~
~~for updating the value data in the integrated circuit when~~
~~the said-portable terminal has been authenticated;~~

receiving, at the portable terminal, a ~~the~~ permission
for updating ~~said the~~ value data in ~~said the~~ integrated
circuit card ~~wirelessly transmitted from said host center;~~

updating, by the portable terminal via the interface,
an amount of ~~said the~~ value data stored in ~~said the~~
integrated circuit card based on ~~said the~~ received
permission and the user request;

~~wirelessly receiving, at the portable terminal via the~~
~~interface, a notification of completion of said updating of~~
~~said the value data stored in said the integrated circuit~~
~~card from said host center through said interfaee; and~~

wirelessly sending, from the portable terminal to the
host center, ~~said the~~ notification of completion of said
updating of ~~said the~~ value data ~~to said host center.~~

6. (currently amended) The data processing method of claim 5, wherein said the value data is an amount of monetary value.

7. (currently amended) The data processing method of claim 5, wherein when said the notification of completion of said updating of said the value data is not received, an error processing step is executed.

8. (currently amended) The data processing method of claim 7, wherein said error processing step includes producing a buzzer sound.

9. (currently amended) The data processing method of claim 5, wherein said the portable terminal is a pager.

10. (new) A data processing method for processing data using a portable terminal having an interface connected to an

integrated circuit card, the integrated circuit card storing identification data and value data, said method comprising:

receiving, at a host center from a financial institution, a request by a user to update the value data stored in the integrated circuit card of the portable terminal, the request being entered by the user using a telephone and authenticated at the financial institution, and the request including a withdrawal amount, account information, a password, and a call number of the portable terminal;

wirelessly transmitting, from the host center to the portable terminal, the user request and a further request for authentication data;

receiving, at the host center via wireless communication from the portable terminal, the requested authentication data;

authenticating, at the host center, the portable terminal based on the authentication data;

wirelessly transmitting, from the host center to the portable terminal, permission for updating the value data in the integrated circuit card when the portable terminal is authenticated, whereby the portable terminal updates, via the interface, an amount of the value data stored in the integrated circuit card based on the received permission and the user request and receives, via the interface, a notification of completion of the updating of the value data stored in the integrated circuit card; and

receiving, at the host center via wireless communication from the portable terminal, the notification of completion of the updating of the value data.

11. (new) The data processing method of claim 10, wherein the value data is an amount of monetary value.

12. (new) The data processing method of claim 10,

wherein the portable terminal is a pager.

13. (new) A data processing method for processing data in a portable terminal having an interface connected to an integrated circuit card, the integrated circuit card storing identification data and value data, said method comprising:

receiving, at the portable terminal via wireless transmission from a host center, a request for authentication data and a user request to update the value data stored in the integrated circuit card of the portable terminal, the request being first provided to a financial institution by a user using a telephone, verified by the financial institution, and then delivered by the financial institution to the host center before the wireless transmission to the portable terminal;

wirelessly transmitting, from the portable terminal to the host center, the requested authentication data;

receiving, at the portable terminal via wireless transmission from a host center, permission for updating the value data in the integrated circuit card when the host center has authenticated the authentication data;

updating, by the portable terminal via the interface, an amount of the value data stored in the integrated circuit card based on the received permission and the user request;

receiving, at the portable terminal via the interface, a notification of completion of said updating of the value data stored in the integrated circuit card; and

wirelessly transmitting, from the portable terminal to the host center, the notification of completion of the updating of the value data of the host center.

14. (new) The data processing method of claim 11, wherein the value data is an amount of monetary value.

15. (new) The data processing method of claim 13,

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wherein the portable terminal is a pager.